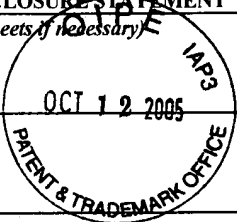


Form PTO-1449 (Rev. 2-32)		U.S. Department of Commerce Patent & Trademark Office		Atty. Docket No. <b>CITI0015-CON1</b>		Serial No. <b>09/006,839</b>	
<b>INFORMATION DISCLOSURE STATEMENT</b> <i>(Use several sheets if necessary)</i>				<b>Applicant</b> <b>Paul SIDIKMAN, et al.</b>			
							
				<b>Filing Date</b> <b>January 12, 1998</b>		<b>Group</b> <b>3624</b>	
<b>U.S. PATENT DOCUMENTS</b>							
Examiner Initial		Document Number	Date	Name	Class	Sub- Class	Filing Date (if appropriate)
		5,523,433	6/4/96	Toney, et al.	554	114	9/29/94
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<b>FOREIGN PATENT DOCUMENTS</b>							
<b>OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)</b>							
		International Preliminary Examination Report for Application No. PCT/US96/08690, dated September 8, 1997					
		Written Opinion for Application No. PCT/US96/08690, dated April 28, 1997					
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		A. Etherington, "The DIP Alternative," <i>Accountancy</i> , Vol. 115, No. 1218, pp. 60-62, February, 1995					
		D. Cope, "Equity Funds by ATM Seen as Wave of Future," <i>American Banker</i> , Vol. 158, No. 157, August 17, 1993					
<b>EXAMINER</b>				<b>DATE CONSIDERED</b>			
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication.							

OTHER DOCUMENTS CONT'D. (Including Author, Title, Date, Pertinent Pages, Etc.)		
		"Bankers Welcome Mutual Funds to the Self-Service Family," <i>Bank Network News</i> , 3 pp., October 13, 1993
		Tracy, Eleanor Johnson, "Push-Button Brokerage in the Bank Lobby," <i>Fortune</i> , Vol. 110, 2 pp., December 24, 1984
EXAMINER		DATE CONSIDERED
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